

# EXHIBIT J



**NFL Player Disability & Neurocognitive Benefit Plan**

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VIA FEDERAL EXPRESS

August 8, 2016

Mr. Willis McGahee  
14590 SW 29<sup>th</sup> Pl  
Davie, FL 33330

**Re: Application for Total and Permanent Disability Benefits  
Initial Decision by Disability Initial Claims Committee**

Dear Mr. McGahee:

On August 8, 2016, the Disability Initial Claims Committee ("Committee") of the NFL Player Disability & Neurocognitive Benefit Plan ("Plan") considered your application for total and permanent disability ("T&P") benefits. We regret to inform you that the Committee denied your application. This letter describes the Committee's decision.

**Relevant Plan Provisions**

Plan Section 3.2(a) states that an "Eligible Player who is not receiving monthly retirement benefits under Article 4 or Article 4A of the Bert/Bell/Pete Rozelle Plan will be deemed to be totally and permanently disabled if the disability Board or the Disability Initial Claims Committee finds (1) that he has become totally disabled to the extent that he is substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit ..., and (2) that such condition is permanent.

Plan Section 3.2(b) states, in relevant part, that an "An Eligible Player who elects to begin receiving pension benefits under Article 4 or 4A of the Bert Bell/Pete Rozelle Plan prior to his Normal Retirement Date, who is subsequently determined by the Social Security Administration to be eligible for disability benefits under either the Social Security disability insurance program or Supplemental Security Income program, who satisfies the other conditions of this paragraph, and who is still receiving such benefits at the time he applies, will be deemed to be totally and permanently disabled, unless four voting members of the Retirement Board determine that such Player is receiving such benefits fraudulently and is not totally and permanently disabled.

**Discussion**

On August 8, 2016, the Committee denied your application for T&P benefits because it determined that you do not meet the standard of Plan Sections 3.2(a) and 3.2(b). Specifically, the Committee noted that Plan neutral orthopaedist – Chaim Arlosoroff,

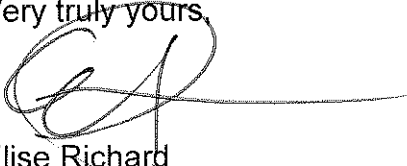
M.D., Plan neutral neurologist – Barry McCasland, M.D., and Plan neutral neuropsychologist – Rodney Vanderploeg, Ph.D. indicated that you are employable. The Committee also noted that you have not presented evidence that you receive Social Security disability benefits. The Committee concluded that you are not totally and permanently disabled within the meaning of the Plan, and denied your application for this reason.

### **Appeal Rights**

Attached to this letter are the Plan's Appeal Procedures, which govern your right to appeal the Committee's decision. You may appeal the Committee's decision to the Plan's Disability Board by filing a written request for review with the Disability Board at this office within 180 days of your receipt of this letter. You should also submit written comments, documents and any other information that you believe shows you qualify for these benefits. The Disability Board will take into account all available information, regardless of whether that information was available or presented to the Committee. Please note that if the Disability Board reaches an adverse decision on review, you may then bring a civil action under section 502(a) of the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §1132(a).

If you have any questions, please contact the Plan Office.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Elise Richard', with a long horizontal line extending to the right.

Elise Richard  
Benefits Coordinator  
on behalf of the Disability Initial Claims Committee

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Enclosure